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narios to see how his relative position changes when various elements of his demographics are altered. Accordingly, the customer receives valuable evaluative information as a result of the process and the business receives information that allows for highly-defined targeted marketing efforts. All of this may be accomplished in the convenient, non-intrusive environment of an on-line interaction.

Accordingly, an integrated system is provided that prepares customized surveys, characterizes existing and potential customers, submits surveys to customers, stores responses to surveys, allows customers to retrieve product and service information, allows customers to apply for specific products and services, and prepares reports for businesses to use for targeted marketing. In addition, this system provides graphical reports for customers that compare their responses to the responses of others with the same or similar demographics. This system also allows a customer to provide information regarding financial goals and to graphically ascertain what adjustments need to be made to meet those goals.

While the invention has been particularly shown and described by the foregoing detailed description, it will be understood by those skilled in the art that various other changes in form and detail may be made without departing from the spirit and scope of the invention.

What is claimed is:

1. A method of compiling customer data using an online interaction between a customer and a survey system, comprising:

    providing the customer with customer questions;
    receiving responses to the customer questions from the customer;
    storing data associated with the responses in the survey system;
    providing the customer with a feedback page, graphically illustrating data associated with the customer's standing in a selected peer group;
    providing the customer with options operable to adjust the customer's actual demographic to a hypothetical demographic;
    receiving and processing data associated with hypothetical demographic changes from the customer; and
    displaying hypothetical feedback information, graphically illustrating the hypothetical standing of the customer within the selected peer group such that the customer can see the effect of the hypothetical demographic changes.

2. The method of claim 1, wherein the customer questions comprise a primary set of questions and a secondary set of questions.

3. The method of claim 2, wherein the primary set of questions relates to the customer's demographic and wherein the customer's demographic includes personal information about the customer.

4. The method of claim 2, wherein the secondary set of questions forms a plurality of survey sections and wherein the secondary set of questions comprises both questions that relate to a business' products or services and questions that relate to the customer's psychographic traits.

5. The method of claim 1, wherein the customer question provided is chosen based on the customer's response to the previous customer question and on a business identification number.

6. The method of claim 1, wherein the feedback page is generated based on the customer's responses to the customer questions.

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7. The method of claim 1, wherein the possible answers to the customer questions include graphics illustrative of and associated with at least some of the answers.

8. The method of claim 1, further comprising presenting the customer with an online option associated with an opportunity to gain pertinent information related to and apply for or purchase products or services.

9. The method of claim 8, further comprising sending a message to a business offering the products or services regarding the application or request for the products or services.

10. A method of compiling customer data using an online interaction between a customer and a survey system, comprising:

    providing the customer with customer questions;
    receiving responses to the customer questions from the customer;
    storing data associated with the responses in the survey system;
    providing the customer with a feedback page, graphically illustrating data associated with the customer's standing in a selected peer group;
    providing the customer with options operable to adjust the customer's actual demographic to a hypothetical demographic;
    receiving and processing data associated with hypothetical demographic, changes from the customer;
    displaying hypothetical feedback information, graphically illustrating the hypothetical standing of the customer within the selected peer group such that the customer can see the effect of the hypothetical demographic changes;
    receiving a business identification number and a customer identification number;
    matching the business identification number with data in at least one table;
    matching the customer identification number with data in at least one table; and
    generating data sets for display based on the data in the at least one table.

11. The method of claim 1, further comprising providing a business with compiled customer profile information where the customer is identified as a particular existing customer of the business.

12. The method of claim 1, further comprising providing percentage completion and date information to the customer based on the percentage of the customer questions that have been answered by the customer and the date of the most recent visit to the survey system by the customer.

13. The method of claim 1, further comprising providing goal planners to the customer.

14. The method of claim 13, wherein the goal planners include output graphics associated with the output of the goal planners and wherein the output graphics change in real time in response to changes in the input to the goal planners.

15. A customer survey system, comprising:

    a business interface operable to interact with a data processing system associated with a business;
    a customer interface operable to interact with a data processing system associated with a customer; and
    a survey system operable to supply the customer data processing system with customer questions, receive and store responses, provide a feedback page, provide what-if options, receive hypothetical demographic changes, and display hypothetical feedback information.

16. The system of claim 15, wherein the customer question provided is chosen based on the customer's response to the previous customer question and on a business identification number.

17. The system of claim 15, wherein the feedback page is generated based on the customer's responses to the customer questions.

18. The system of claim 15, wherein the survey system is further operable to present the customer with an online option associated with an opportunity to gain pertinent information related to and apply for or purchase products or services.

19. The system of claim 18, wherein the survey system is further operable to send a message to a business offering the products or services regarding the application or request for the products or services.

20. A customer survey system, comprising:

a business interface operable to interact with a data processing system associated with a business;

a customer interface operable to interact with a data processing system associated with a customer;

a survey system operable to supply the customer data processing system with customer questions, receive and store responses, provide a feedback page, provide what-if options, receive hypothetical demographic changes, display hypothetical feedback information, receive a business identification number and a customer identification number, match the business identification number with data in at least one table, match the customer identification number with data in at least one table, and generate data sets for display based on the data in the at least one table.

21. The system of claim 15, wherein the survey system is further operable to provide percentage completion and date information to the customer based on the percentage of the customer questions that have been answered by the customer and the date of the most recent visit to the survey system by the customer.

22. The system of claim 15, wherein the survey system is further operable to generate data sets for display based on data accessed in at least one table and wherein the data accessed by the survey system is associated with a specific business or customer.

23. A customer survey system, comprising:

a business interface operable to interact with a data processing system associated with a business;

a customer interface operable to interact with a data processing system associated with a customer; and

a survey system operable to supply the business data processing system with targeted marketing reports, the targeted marketing reports dynamically generated based on a set of decision rules, the set of decision rules dynamically generated based on data received from the customers.

24. The system of claim 23, wherein the targeted marketing reports comprise a probability associated with at least one customer regarding the likelihood that the customer will purchase a specific product or service.

25. The system of claim 24, wherein the survey system is further operable to generate targeted advertisements for each customer based on the data in the targeted marketing reports.

26. The method of claim 13, further comprising:

receiving goal input data from the customer, the goal input data related to a goal associated with the goal planners; and

storing the goal input data for the customer.

27. The system of claim 15, the survey system further operable to provide goal planners to the customer, to receive goal input data from the customer, the goal input data related to a goal associated with the goal planners, and to store the goal input data for the customer.

28. The system of claim 15, the survey system further operable to generate targeted advertisements for each customer based on data received from the customers.

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